

### ABSTRACT

Personalized transaction identification information is provided by a user to supplement the generic transaction banking information received from the user's electronic banking service. The personalized transaction identification information is maintained by the user or the user's Internet Service Provider (ISP) or host. At the time of the transaction or later, details about the transaction are entered by the user into a personal digital assistant (PDA) or online. Subsequently, when the user downloads his banking information, the downloaded banking material is matched with the stored personalized transaction identification information. As a result, the information provided to the user about a transaction is more comprehensive since information beyond check number and amount are provided.

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